

### THE PROPOSED LAW COURT FOR METROPOLITAN BUILDINGS.

#### BUILDERS' ACTIONS.

At Leicester, on the 20th, an action was tried, —Holland v. the Earl of Harborough. It was an action for builders' work done at the defendant's seat in this county. It was a special jury cause. The principal matter in dispute was the value of the plaintiff's work, and several ineffectual attempts had been made to settle the matter by arbitration. After the case had proceeded for some time the judge expressed his opinion that it was impossible to try the question satisfactorily before a jury, and then the cause and all matters in difference were referred.

This little narrative is unfortunately the history of nine-tenths of the actions brought by builders against their employers. After all the array of the usual artillery of our law courts when the plaintiff's counsel has made his opening oration, and scarcely begun the examination of his witnesses, the learned judge stops the affair, saying, "it is impossible to try this action satisfactorily in this court: it must be referred."

Counsel well understand this idea, they are not unwilling to attend to the suggestion of my Lord: the bright prospect of further briefs and fees is opened out to view—a job for one of their own craft most likely,—the affair is soon hushed, a reference is agreed on, another cause is called on, and thus ends all the ostentatious display of a trial by jury on a matter of builders' account. The same result inevitably happens in attempting to try any question involving technical detail and minute knowledge of building matters. The secret of all this is manifest: our courts of law are not adapted for fairly considering such questions—judge, and barristers, and solicitors soon grow weary of a matter they only half understand, and the poor plaintiff has the mortification of hearing that he has to begin de novo.

These facts, illustrated by the above case, form a fair subject for discussion at the present crisis, when we are threatened (by the New Buildings Bill) with a regularly established court of law, consisting of judge and jury, barristers and solicitors, &c., specially to handle building questions.

There are deep points involved in this matter affecting the community at large: every one is concerned more or less in building matters,—it may be, perhaps, only in trifling affairs and to small amounts, but the same principle is involved.

All who have had to give evidence in the witness box, and to attend before barristers as arbitrators in matters of reference on building questions, must have found the greatest difficulty in making themselves understood by simple *navvies*, and the secret of this difficulty was the want of information on the part of the judge or counsel to know how to shape the question: the most absurd confusion of terms is often made even by those who take highest rank at the bar.

These reflections are strong arguments for a determined effort against the projected court set out in the New Buildings Bill.

It will be found pretty generally the opinion of the building craft, that practical architects and surveyors would be much the most competent persons to judge accurately of matters appertaining to building, and there are very many in the profession thoroughly well skilled for such duties, who have for a period of years had continually matters of very great importance relative to building works referred to them. In daily practice as men of business we are anxious to adopt the *shortest, safest, cheapest, speediest* mechanism to fulfil a certain desired work. Why should we adopt a different maxim in reference to the perplexing questions that continually arise in building works?

**TO RELIEVE SHIPS AT SEA.**—It occurs to me that the syphon might be made available in relieving ships at sea from water shipped in storms. It frequently happens that the pumps get choked and will not work, and often the men are too exhausted to work them: would not the syphon obviate this difficulty? It was used a short time ago with complete success at a quarry, and at a considerable saving of labour, time, and expense.—PUEL.

### PLEDGE DEPOTS FOR THE POOR.

There is an old saying, as old as our language,

"*Wine huffs the world but not the sober (fact).*"

Familiar use has smoothed off its keen asperities: we utter it from childhood, and the acceptance of the terms is, that the modes of sustenance to which one part of mankind are addicted are unknown to the other. The march of language requires, like other concerns, reform and explication: the real meaning is, *one half of the world knows not how the other STARVES.*

It is not in the streets and highways that real indigence is met—that sort of indigence which is forced to suffer; it is in the model and often neat lodging chamber, where decaying misfortune endures in silence the long combat and slow progress of starvation, unpitied because uncomplaining, unsolaced because unknown.

For the ordinary class of paupers there is the workhouse; for the extraordinary, the resort of the streets; but for the reduced and yet respectable occupant of small houses, decent apartments, or single rooms, whose sensibilities would revolt from even the expedient of an alms-seeking letter, there is no resource—none but to endure and hope against despair.

Had we a *mont de piété* in every parish, such an establishment would, in countless instances, relieve the necessities of reduced respectable and self-respecting persons in many predicaments.

How often does it happen that for a quarter's rent the whole movable stock of an old lodger is cleared off and sold by the broker? Were such a pledge offered to a pawnbroker, worth suppose 15s., if he took them in at all, he would advance on them 3s. 10s.; but he would not receive them. A *mont de piété* would, on one-third of the inventory, lend 5s.: this would clear the quarter's arrear, whereas the landlord has sold them off for 5s. 11s. 6d., and, after deducting the fees of levy, has returned to the lono, unhoused, and shuddering wanderer just 2s. 8½d.!

It is needless to follow the course of the outcast in this instance, for in this case "these are (not) the beginning of sorrows."

But manifold are the conditions of men and women to whom the establishment of an *Equitable Pawn and Loan Association* would bring healing and salvation.

Honour to the French nation, which has anticipated us in the walk of charity,—of that true charity that gives succour to the meritorious poor. The next best thing to originating a merciful institution is to copy it. There is no reason wherefore, in this city of wealth and benevolence, such foundations should not exist; and the nobleman who first comes forward with his advocacy and a five-pound note will have the lasting credit of having laid the first stone in the fabric.

It should be a pawn store allied to a loan society on the deposit and registration of INVENTORIES—a society that should lend a reasonable amount on the poor man's bed, and yet leave that bed (in mortgage certainly) for the comfort of (as in too many instances we find it used) his wife, children, and self.

Perhaps it is impossible to make the whole human race happy: it is not impossible to endeavour to do so: the tendency of the British heart and of the British constitution is to secure the greatest possible amount of good for the greatest number, and in no country is there such disparity in the conditions of men, nor consequently so much necessity for the alleviation by fiscal means of that want which our social state renders inevitable. A building is in the first place required for the storage of pledges lent, as by the proposed plan the greatest portion of the advances should be made on attested and examined inventories: that building needs to be but comparatively small. Any old house would suffice; if not, there are correspondents enough with THE BUILDER who will furnish plans. After all, the most beneficent feature of the recommended association is the *gratuity fund*, which, being a portion of the capital made up of subscriptions

by the humane, would be applicable to the redemption of deposits or inventories in the last instance.

A committee of inquiry into extreme cases, employing visitors, should have the adjudication of these cases and claims. No simple eleemosynary gifts can be of so much importance as aid afforded to the needy in such instances. None but those struggling against adversity, and relying upon industry or periodical income, would apply for relief to the "*Mont de Piété*." Before that alternative is taken, all other sources of succour must have been exhausted; for in such cases the pawnshop is a hopeless refuge.

That buildings for the purpose of conserving pledges should be fire-proof, is a matter of crying necessity. In case of combustion, the property not of one (as when a mansion-house is burned), but of thousands, is wholly destroyed; and although not more than one-half of the deposits made under the emblem of the three golden balls is ordinarily redeemed, still the value to the other half of possibly all their disposable worldly goods could hardly be requited by a money compensation, were any compensation given.

In cases of pawnbrokers' fires, there is, however, no compensation to the bereaved owner. The proprietor of the establishment may be well covered; the amount of his loan, of his *usance* at 25 per cent., and of his profit on the anticipated forfeit, are all fully protected; but the poor depositor, whose watch, or bed, or tools, or ancestral reliques has been pledged for the tenth part of its value, gets no recompense. No: he has not insured: a holocaust is made of the property of multitudes.

The destruction of an immense repository some few years back in South Audley-street, is a notorious evidence of the calamities which such an accident may heap upon the indigent but remediless crowd of poverty.

From the nature of the stores (mostly soft goods) these depositories are much exposed to danger, and being always traversed after dusk with candles, it is only wonderful that fires so seldom occur in such places.

For this reason, if there were none other, it is desirable that all erections for storage of pledges should be fire-proof; and for the prompt succour of necessity in the hour of need, it is most of all to be wished that national credit should be allied to the administration of establishments founded on equitable principles, so as to supersede the present iniquitous, extortionate, and but too seductive resorts for misery in the last extreme.

It is clear that no kind of charity can be so efficacious as that which affords on the moment of requirement the means of relief,—which supplies it not as a gift, but as a loan on security,—which yields unquestioning aid to the speculative, the sickly, or the starving,—which yields it not as an alms doth to the clamourer, but as a help to self-dependence, in the shape of an advance (the most that the deposit will warrant) at a rate of interest which may requite the lender, and perhaps save the borrower from perdition.

Such establishments would be worthy the age and the country we live in, and the only wonder is that the example shown by the Parisians has not as yet been followed in London.

QUONDAM.

A WRITER signing himself "*Quondam*," proposes in your Journal to establish in London a *Mont de Piété* upon the principle of that at Paris. He assures your readers that such an institution could afford to advance money at 5 per cent. per annum, 4 per cent. being devoted to the payment of interest on borrowed capital, and the remaining 1 per cent. he pronounces quite sufficient to defray the working expenses of the establishment.

Last, however, any of your readers should be induced thereby to seek such an investment for their capital, a brief notice of the failure of the *Mont de Piété* system, as introduced in Ireland under most favourable circumstances, may prove beneficial. A record of the progress of this disastrous experiment may be found in the Annual Reports of the Loan Fund